

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

**Professional Liability coverage designed for & only available to CSHP members**

### New for the 2019-2020 Policy Period

- ✓ Increased coverage & limits for Professional Liability & Commercial General Liability
- ✓ Access to specialist insurance, legal, and claims support
- ✓ Reduced premium & streamlined options
- ✓ Industry-specific risk management resource

### Professional Liability Insurance (PLI)

Limit	Pharmacist	Pharmacy Technician	Pharmacy Student or Intern
\$2,000,000 per claim / \$4,000,000 aggregate	\$115	\$75	\$50
\$3,000,000 per claim / \$4,000,000 aggregate	\$180	\$120	\$75
\$4,000,000 per claim / \$4,000,000 aggregate	\$215	\$145	\$90
\$5,000,000 per claim / \$5,000,000 aggregate	\$280	\$170	\$120

### Commercial General Liability (CGL)

Limit	Premium
\$1,000,000 per occurrence	\$170
\$2,000,000 per occurrence	\$220
\$3,000,000 per occurrence	\$250
\$4,000,000 per occurrence	\$280
\$5,000,000 per occurrence	\$340

**Please note:** The above prices are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.

### How to Apply

Please contact BMS or visit [cshp.bmsgroup.com](http://cshp.bmsgroup.com) to purchase or renew coverage online.

This insurance is available to all CSHP members.

#### BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209  
Ottawa, ON K1R 5T5

Toll Free: 1-844-200-7033

Email: [cshp.insurance@bmsgroup.com](mailto:cshp.insurance@bmsgroup.com)

Web: [cshp.bmsgroup.com](http://cshp.bmsgroup.com)

## Understanding the CSHP PLI Policy

### Professional Liability Insurance (PLI)

This coverage protects you if you are being sued for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a pharmacist or pharmacy technician. Your policy also responds if a complaint is made against you to your regulatory body (College). Legal defence costs and compensatory damages associated with a claim are paid to the limits of your policy. Coverage is written on a claims-made basis.

**Your CSHP PLI Policy also includes the following:**

#### Regulatory Legal Defence

##### **\$200,000 Limit**

Coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence. Common examples of complaints made to the regulator include complaints alleging professional misconduct, incompetence, or incapacity.

#### Criminal Defence Reimbursement

##### **\$150,000 Limit**

The policy will reimburse legal costs associated with defence of criminal charges based on professional interactions with clients if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

#### Extended Reporting Period – 7 Years

The policy automatically extends to cover you at no additional cost for up to 7 years while you are on extended leave, maternity / parental leave or have retired or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

#### Pro Bono Legal Advice

Insured members have access to a dedicated professional advice help line. This free, confidential legal advice is provided by Gowling WLG (Canada) LLP, one of the largest and most highly-recognized legal firms in medical defence and professional liability in Canada.

## Understanding the CSHP CGL Policy

### Commercial General Liability (CGL)

Provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, you may accidentally break something while providing treatment in a patient's home or a patient may slip on a wet floor in your office.

This insurance is recommended if you contract out your services or bill under your business name and for pharmacists who own or operate a business.

### Additional Coverage Option

#### Cyber Security & Privacy Liability

This policy is designed for Pharmacists and business owners to provide coverage if you or your business has been involved in a cyber breach or privacy violation. It will cover the costs of your legal defence, investigative costs, notification and response costs, costs awarded to the patient(s) affected by the breach/violation, and more.

For further information on these coverages, additional business insurance products, or to review your specific insurance needs, please contact BMS.

### Claim Reporting Procedure

Claims, actual or potential, must be reported immediately to the insurance company. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your patient until after speaking with your claims adjustor.

To report a claim, please call **1-844-200-7033**.

#### More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from CSHP or BMS.